Grade 10 Health

LEARNER'S MATERIAL ON THE PHILIPPINE HEALTH INSURANCE CORPORATION (PHILHEALTH)



Philippine Health Insurance Corporation

Social Health Insurance Academy (SHIA)

and the

Department of Education (DepEd)

Quarter I CONSUMER HEALTH

The Philippine Health Insurance Corporation (PhilHealth)

CONTENT STANDARD	PERFORMANCE STANDARD
The learner understands the guidelines and criteria in the selection and evaluation of health information, products and services.	The learner demonstrates critical thinking and decision-making skills in the selection, evaluation and utilization of health information, products and services.

Introduction

Illnesses do not only pose harm to one's health but also affect the finances of an individual and the entire family.

Do you have any idea how your parents manage the health care expenses of your family?

How about the different sectors of our society specially those who belong to the lower income segment? How are they able to cope with the financial demands of ill health and sickness specially if there is surge of illnesses and diseases that easily spread and are costly?

This learning material will present to you in detail how the Philippine Health Insurance Corporation or PhilHealth, fulfills its mandate of providing every Filipino citizen from all walks of life and ages with health insurance coverage in order to protect them from financial disaster because of ill health. Read and ponder through the topics and follow it up and with each activity, you will gain knowledge and deeper understanding about the role of PhilHealth in upholding the health care of our nation. At the end of the lesson, a transfer activity will allow you to apply your learning and your appreciation about PhilHealth.

Are you ready to learn? Dig into the lesson and be a champion of PhilHealth!



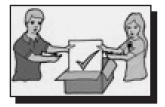
LEARNING COMPETENCIES

At the end of the lesson, you are expected to:

- 1. State what PhilHealth is about
- Explain the meaning of the PhilHealth Vision
 "Bawat Pilipino, Miyembro, Bawat Miyembro, Protektado, Kalusugan ng Lahat, Segurado"
- 3. Discuss how PhilHealth provides financial risk protection to Filipinos
- 4. Conduct an activity that will promote the message of PhilHealth

PRE-TEST

No. of Sessions : _



The result of this PRE-TEST will check your present knowledge and understanding about PhilHealth.

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WHAT TO KNOW

No. of Sessions :



In the WHAT TO KNOW phase, you will know the details about PhilHealth and how it provides financial risk protection to Filipinos.

At the end of the phase, you will be assessed to check your knowledge about the concepts and information learned.

TIME TO READ

The Philippine Health Insurance Corporation (PhilHealth)

The Philippine Health Insurance Corporation (PhilHealth) is a Government Owned and Controlled Corporation (GOCC) created through the National Health Insurance (NHI) Act of 1995 or Republic Act 7875. It is the administrator of the National Health Insurance Program (NHIP) which was established to provide health insurance coverage for all Filipinos and ensure affordable, acceptable, available and accessible health care services for all citizens of the Philippines.

PhilHealth's battle cry for the financial health care protection of Filipino families can be summarized through its vision statement:

"Bawat Pilipino, Miyembro Bawat Miyembro, Protektado Kalusugan ng Lahat, Segurado"



Social Solidarity can be likened to the Filipino tradition of Bayanihan where there is a spirit of communal unity and cooperation

Social Solidarity in Health

The National Health Insurance Program is guided by community spirit. There is social solidarity in health care -- people support each other by contributing financial resources to a pool that will pay for everyone's cost of careⁱ. There is risksharing among income groups, age groups and persons of differing health status and residing in different geographic areas. This is exemplified in PhilHealth as members who are:

- healthy subsidize the sick;
- earning more subsidize those who earn less; and
- those who have no income are subsidized by the government

How does PhilHealth provide financial health care protection to all Filipinos? Let us go through each line of the PhilHealth vision statement and discover it.

you may go to <u>www.youtube.com/teamphilhealth</u> to watch the video about the **PhilHealth Story** and the music video of the **PhilHealth Hymn**

ⁱ Tamang Sagot (TS) PhilHealth's Frequently Asked Questions. PhilHealth. May 2012

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BAWAT PILIPINO, MIYEMBRO

PhilHealth ensures that every Filipino is a member by covering them under the different membership programs categorized according to various sectors of our society.

What are the PhilHealth Membership Programs?

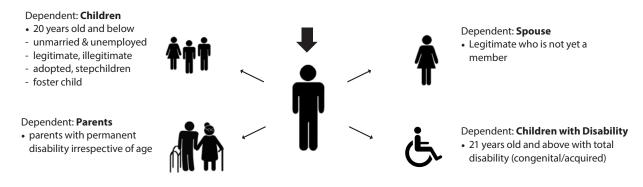
Formal	Informal	Indigent	Sponsored	Lifetime	Senior
Economy	Economy	Members	Members	Members	Citizen
 Employees in the government and private sectors All other workers rendering services, whether in government or private offices such as job order contractors, project-based contractor, and the like Owners of micro enterprises, Owners of small, medium and large enterprises Household helpers Family Drivers 	 Workers not covered by formal contracts and whose premium contributions are self-paid or subsidized Migrant workers (documented or undocumented or undocumented Overseas Filipino Workers: Sea-based and Landbased) Informal sector - street hawkers, market vendors, pedicab and tricycle drivers, small construction workers, and homebased industries and sevices Self-Earning individuals (Professionals) Filipinos with dual citizenship Naturalized Filipino citizens Citizens of other countries and/or residing in the Philippines 	Persons who have no visible means of income, or whose income is insufficient for family substinence, as identified by the DSWD based on specific criteria	 Members whose premium contributions are paid for by another individual, government agency or private entity Members in the informal sector from the lower income segments who do not qualify for full subsidy under the means test rule of the DSWD Orphans, abandoned and abused minors, out-of-school youths, street children, persons with disabilities, senior citizens, battered women under DSWD custody or any of its accredited institutions run by NGOs of any non-profit private organization Unenrolled women about to give birth (and as detemined by means test recognized by DSWD) Barangay Health workers, nutrition scholars, barangay workers and volunteers 	Those who have reached the age of retirement, and have made 120 monthly contributions	All elderly who are not covered under the NHIP

How are these sectors enrolled/registered under PhilHealth?

- 1. Formal economy enrolled by their respective employers
- 2. Informal Economy applies for membership on their own
- 3. Sponsored Members sponsors facilitate their enrollment
- **4. Indigents** the Department of Social Welfare and Development (DSWD) is tasked by the National Government to facilitate their enrollment
- 5. Lifetime Member- need to apply for membership to qualify under this category
- 6. Senior Citizens need to apply for membership to qualify under this category

Once enrolled under PhilHealth, a member must declare his or her legal dependents so they can also be given the same health care protection as that of the principal member.

Who are the qualified dependents of PhilHealth members?



Students like you are qualified as dependent children of your parents. By the time you reach the age of 21 or become employed, you need to enroll with PhilHealth to become a member.

How to Become A Member



PhilHealth has made enrolment very convenient, with the prospective member only required to fill out the PhilHealth Member Registration Form or PMRF (See Annex A for a copy of the PMRF)

Where to Apply for Membership?

Spread over the Philippines are PhilHealth Regional Offices (PROs), Branches, Local Health Insurance Offices (LHIOs) and PhilHealth Express outlets where one can apply for membership.

How much is the contribution?

The corresponding contribution is based on the PhilHealth membership program one belongs to. (See Annex B for the details on PhilHealth contribution)

🖑 go to **www.philhealth.gov.ph**

- ✓ Membership application can also be done through the eRegistration module in the PhilHealth website
- ✓ A copy of the PMRF can be downloaded online
- ✓ You may search for PhilHealth offices near your area

Benefits

0

PhilHealth Range

BAWAT MIYEMBRO, PROTEKTADO

PhilHealth ensures that every member is protected through its comprehensive benefit packages that are both preventive and curative. These benefits are based on an individual's health needs rather than a person's ability to pay and are responsive to the health-care needs of members throughout the various stages of life.

What are the Benefits of a PhilHealth Member?

Inpatient Benefits

Benefits for sickness or ailments that need confinement of not less than 24 hours.

Outpatient Benefits

Day surgeries and treatment procedures done in accredited hospitals and free-standing clinics that don't require confinement

Primary Care Benefits

Primary preventive services, diagnostic examinations, and drugs and medicines, initially available to Indigent/Sponsored members, Organized Groups, and land-based migrant workermembers and dependents. Recently expanded to the DepEd personnel. Availed through Rural Health Units (RHUs) and Out Patient Department (OPD) of government hospitals.

Z Benefits

Benefits designed for illnesses that are lifethreatening and requires prolonged hospitalization, extremely expensive therapies or other treatments that can deplete family's financial resources, unless covered by special health insurance policies.

MDG Benefits and other Special Benefit Packages Benefits in line with 3 Millennium Development Goals of reducing child mortality, improving maternal health and combating HIV and other infectious diseases.

How can one avail of PhilHealth benefits?

- Must be an active PhilHealth member with updated payment
- Must be attended by an accredited doctor and service must be provided by a PhilHealth accredited Health Care Institution (HCI)
- Availment is within the 45-day annual allowance for members and another 45 days for qualified dependents

🦄 go to <u>www.philhealth.gov.ph</u>

✓ search for the case rates amount of specific illness

By ICD 10 Code:	
By RVS Code:	
sy RVS Code:	

Health Care Institution in

your area

PhilHealth pays benefits **per case rate**. There is a fixed rate or amount for each illnesses/case which PhilHealth provides as benefits for its members.

(Refer to Annex C for the example of PhilHealth benefits)

KALUSUGAN NG LAHAT, SEGURADO

PhilHealth ensures Financial Risk Protection to all Filipinos by covering them under the National Health Insurance Program

What is Financial Risk Protection?



Financial Risk Protection for health care means having the financial resources to fund unforeseen medical care needs; to have access to health care professionals and facilities where quality medical services are paid for; to actually use the assistance when needed, and when doing so; to receive a significant amount of supportⁱⁱ.

How does PhilHealth provide Filipinos with Financial Risk protection?

- Coverage of all sectors of society specially the poor and marginalized sector
- Comprehensive benefit packages that are responsive to the health care needs throughout the various stages in one's life
- Network of institutional and professional health care providers nationwide that include specialists, general practitioners, dentists and midwives



ⁱⁱ Dr. Eduardo P. Banzon. Bawat Miyembro. Protektado. Business Mirror. May 8, 2012

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Activity 1: Survey Says!

Answer the survey and see how informed you are of your family's health care protection

INSTRUCTIONS:

Please put a check (<) on the space beside the Yes/No/and other items for your selected answer.

1. Have you heard about PhilHealt	h before?			
Yes	No (if no please proceed to q	uestion no. 3)		
	family who is a member of PhilHeal			
Yes	No	Not sure		
If yes, who among your family is a member of PhilHealth?				
Father	Mother	Siblings		
Others, please specify				
3. Has anyone in your family been	confined in a hospital over the last	6 months?		
Yes	No (if no, please proceed to	question no. 4)		
If yes, please identify who				
Are you aware how your parents or any family member paid the hospital bill?				
Yes	No			
If yes, how? (check all items that apply)				
out of their own pocket				
through private insurance or Health Maintenance Organization (HMO)				
through PhilHealth				
borrowed money from relatives and friends				
through Philippine Charity	through Philippine Charity Sweepstakes Office (PCSO)			
Politicians				
Others, please specify				
4. Do you think students like you s of your family?	hould know how your parents mar	hage the health care finances		
Yes	No			
Why?				

Activity 2: Who are Members?

List down as many people whom you know are PhilHealth members. Write their names according to the membership category they belong to.

Formal Economy	Informal Economy	Sponsored Members	Indigent Members	Lifetime Members	Senior Citizens

Activity 3: Who are Qualified?

Choose from the list below who are "Qualified" and "Not Qualified" as dependents of a PhilHealth member. List your answers on the table provided.

Mother in Law	Foster child, below 21 years old	Grandparents	Legal wife, not PhilHealth member
Adopted child, below 21 years old	Brother	Children with Disability, 21 years old and above (congenital/acquired)	Children below 21 years old
Niece	Grand child	Parents with permanent disability	Common Law Wife

Qualified PhilHealth dependents	Not Qualified as PhilHealth dependents
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.

WHAT TO PROCESS

No. of Sessions : ___



In the WHAT TO PROCESS phase, you will answer and perform activities which will help you process and improve your understanding about PhilHealth. At the end of the phase, you will be assessed again to check your processing skills about the concepts and information learned.

Activity 4: Exhibiting Community Spirit

Instruction:

- 1. Divide yourselves into four (4) groups.
- 2. Get four (4) bundles of old newspapers per group, and a roll of scotch tape each.
- 3. Using the old newspapers and scotch tape, build the highest, most stable tower that you can.

In the exercise that you have just done, we have seen how being resourceful and cooperative can lead to the attainment of a common goal.

Answer this: How is this happening in PhilHealth? Discuss the principle of Social

Activity 5: Kalusugan ng Lahat, Segurado

1. The following are some of the illnesses and procedures covered by PhilHealth. Determine their corresponding amount of benefits. You may visit PhilHealth website www.philhealth.gov.ph to search for their case rates.

Description	Amount Covered
Appendectomy	
Severe Dengue	
Typhoid Fever	
Hemodialysis procedure	

2. Research for 5 (five) hospitals accredited by PhilHealth

1	4
2	5
3	

Answer this: How does PhilHealth ensure financial risk protection of PhilHealth members?

WHAT TO REFLECT AND UNDERSTAND

No. of Sessions :



In the WHAT TO REFLECT AND UNDERSTAND phase, you will do activities that will assess your deeper knowledge and understanding of the topics learned. At the end of the phase, you will be assessed again to check your reflection and understanding about the concepts and information learned.

Activity 6: Group Presentation

How are Filipino Families given financial risk protection through NHIP program administered by Phil-Health? Group yourselves into five (5).

Each team should show their answer through the following activities:

Group 1:	Slogan Making
Group 2:	Photo Collage
Group 3:	Poster Making
Group 4:	Poem writing
Group 5:	Skit

Activity 7: What Does It Say?

In your own words, explain the meaning of the "PhilHealth VISION" per line

Bawat Pilipino, Miyembro Bawat Miyembro, Protektado Kalusugan ng Lahat, Segurado

WHAT TO TRANSFER

In WHAT TO TRANSFER phase, you will apply what you have learned through activities that will enable you to communicate the significance of NHIP in the lives of Filipinos and their very own family members. At the end of the phase, you will be assessed again to check your knowledge, skills and attitudes.

Activity 8: Social Media Blast!

Create a short message about the PhilHealth and how it provides financial health care protection to Filipino families. Choose any of the following social media platforms to post/send your message (twitter, facebook, instagram or via text message)

Activity 9: Class Orientation Activity

Plan an orientation activity with the class on the topic "PhilHealth Programs and Benefits". Invite a PhilHealth employee to talk about the PhilHealth programs and benefits. Select a group of teachers who are the target of your orientation.

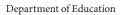
Divide the task for the conduct of orientation

- 1. Group 1 Coordinate the activity with the target audience and invited speaker from PhilHealth
- 2. Group 2 Prepare the logistics (venue, sound system, etc.)
- 3. Group 3 Prepare the materials needed for the orientation (presentation material, info. materials to be given away during the orientation

Your teacher will evaluate the performance of each group.

Activity 10: Actual Enrolment Day

Have your parents or relatives enroll as PhilHealth members. You can accompany them to the nearest PhilHealth office in your community. Secure a photocopy of the membership form and present it to your teacher for evaluation.







No. of Sessions :

Summary

On top of the government's thrust to ensure financial risk protection for every Filipino citizen is the Philippine Health Insurance Corporation (PhilHealth) which administers the National Health Insurance Program (NHIP). Through its universal coverage mandate, it seeks to provide every Filipino with a social health insurance coverage. Its membership programs cover all sectors of our society –Filipinos from all walks of life with the provision of comprehensive health care benefits that are responsive to the health-care needs throughout the various stages of life.

PhilHealth membership programs are categorized according to various sectors of our society: Formal Economy, Informal Economy, Sponsored Members, Indigent Members, Lifetime Program and Senior Citizens. Range of benefits that PhilHealth cover includes Inpatient Benefits, Outpatient Benefits, Primary Care Benefits, Z Benefits, MDG Benefits and other Special Benefit packages. These benefits are paid through the Case Rate mechanism where there is a pre-determined fixed amount of benefit for each type of illness and procedure.

PhilHealth is able to provide Financial Risk Protection for PhilHealth members because it ensures provision of health insurance for unforeseen medical care needs through its network of health care professionals and health care institutions where quality medical services can be availed of whenever needed.

The National Health Insurance Program is guided by community spirit. There is risk-sharing among income groups, age groups and persons of differing health status and residing in different geographic areas. With this, people support each other by contributing financial resources to a pool that will pay for everyone's cost of care. This can be compared to the Filipino tradition of Bayanihan where there is a spirit of communal unity and cooperation.

PhilHealth's battle cry for the health care protection of Filipino families can be summarized through its vision statement:

"Bawat Pilipino, Miyembro Bawat Miyembro, Protektado Kalusugan ng Lahat, Segurado"

References:

- 1. Dr. Eduardo P. Banzon. Bawat Miyembro. Protektado. Business Mirror. May 8, 2012
- 2. Tamang Sagot (TS) PhilHealth's Frequently Asked Questions. PhilHealth. May 2012
- 3. http://listahanan.dswd.gov.ph/about-us/
- 4. The Implementing Rules and Regulations of the National Health Insurance Act of (R.A. 7875) as amended by RA. 9241

Glossary of Terms:

Department of Social Welfare and Development (DSWD)	The executive department of the Philippine Government responsible for the protection of the social welfare rights of Filipinos and to promote social development
National Health Insurance Act or Republic Act. No. 7875	The law that instituted the National Health Insurance Program for All Filipinos and establishing The Philippine Health Insurance Corporation in Feb. 14, 1995. It was later on amended by R.A. 9241 in 2004 and the latest R.A. 10606 in 2013
National Health Insurance Program (NHIP)	The compulsory health insurance program of the government established under R.A. 7875 or the National Health Insurance Act. It seeks to provide universal health coverage and ensure affordable, acceptable, available and accessible health care services for all citizens of the Philippines
National Household Targeting System for Poverty Reduction (NHTS-PR)	An information management system that identifies who and where the poor are in the country. The system makes available to national government agencies and other social protection stakeholders a database of poor families as reference in identifying potential beneficiaries of social protection programs. The National Household Targeting Office (NHTO) of the Department of Social Welfare and Development (DSWD) spearheads the implementation of this project ⁱⁱⁱ .
Philippine Health Insurance Corporation or PhilHealth	The Philippine Health Insurance Corporation (PhilHealth) is a Government Owned and Controlled Corporation (GOCC) in-charge of the implementation of Social Health Insurance in the country. It is the administrator of the National Health Insurance Program (NHIP) in the country

*** http://listahanan.dswd.gov.ph/about-us/

Annexes

Annex A: PhilHealth Member Registration Form (PMRF)

Citystate Centre Build Healthline 441-7444	ALTH INSURANCE CORP ding, 709 Shaw Boulevard, Pasig City www.philhealth.gov.ph	ORATION		Pł		(Octobe	REGISTRATION	
 The issuance of the PI Always use your PIN in 	ication Number (PIN) is your uni N does not automatically qualify n all transactions with PhilHealth	you or your dependents to	be entitled to NHIP	PL				11
Please carefully n 1. MEMBER INFORM	ead instructions at the	back before accom	plishing this fo	rm. [FOR ENR	OLLMEN'		DATING
Last Name		First Name	Name Ex	tension (JR/S	R/III)	Mi	iddle Name	
f Married Female, ple Last Name	ase write FULL MAIDEN N	AME: First Name	Name Ex	ttension (JR/S	SR/III)	Mi	ddle Name	
ate of Birth (mm-dd-yyyy)	Place of Birth (City/Municipa	ity/Province) Sex Male Female	Civil Sta	idow(er)	Nationa	lity	Tax Identificatior	No.(TIN
Permanent Address Unit/Room No./Floor	Building Name	Lot/Block/House/Bl	dg. No.	Street		s	ubdivision/Villag	e
Barangay	City/Mur	nicipality	Province		Country		Zip Code	e
Contact Information Landline Number	(Area Code + Tel. No.)	Mobile No	umber		E-n	nail Addre	SS	
2.1 Legal Spouse	DEPENDENTS (Use separa	ate sheet if necessary)						1 -
PhilHealth Identification Number (PIN)	Last Name	First Name	Name Extension (JR/SR/III)	N	/liddle Name		Date of Birth mm-dd-yyyy	Sex M / F
2.2 Children below 21 PhilHealth Identification Number (PIN)	years old (unmarried & une Last Name	nployed) and/or Childre First Name	en 21 years old an Name Extension (JR/SR/III)	d above with p Middle N		ability lark ${f J}$ if with Disability	Date of Birth mm-dd-yyyy	Sex M / F
2.3 Parents' Details								
PhilHealth Identification Number (PIN)	Father's Last Name	Father's First Name	Name Extension (JR/SR/III)	Father's Midd		lark	Date of I (mm-dd-y	
PhilHealth Identification Number (PIN)	Mother's Maiden Last Name	Mother's First Name	Name Extension (JR/SR/III)	Mother's Maid Name	on mouro	lark J if with Permanent Disability	Date of 8 (mm-dd-)	
3. MEMBERSHIP CAT	EGORY							
3. 1 Formal Economy	overnment /Regular □ Casual □ Con ler	tractor/Project-Based	3. 3 Indigent					
Informal Sector (Please specify):		Pedicab/Tricycle Driver, etc.)	National	ed overnment Uni I Government / Please specify	Agency (Please	22.65		
No Income Self-Earning In (Please specify): Estimated Mor	e dividual (e.g. Doctors, Lawyers, En thly Income: Php	ers, Engineers, Artists, etc.)		Date/Effectivity of Retirement: Retiree / Pensioner With 120 months contribution and has reached retirement age				
		lying in the Philippines						
information I pro-	ty of law, I attest that the vided in this Form are tru he best of my knowledge	e					ut by PhilHealth	Officer
	Printed Name Dat	Please affix right thumbma						

Member Type	Premium Rate/Particulars	Remarks	
Formal Economy: Employed Members	Not to exceed 5% of employee's monthly salary <i>(current rate is 2.5%)</i>	Premium contribution is shared equally by employee and employer (r <i>emitted every month</i>)	
Informal Economy:			
Land based OFWs	P 2,400.00/year	Premium contribution must be paid prior to departure to the country	
Informal Economy	 P 2,400/year (ave. monthly income of P25,000 and below P 3,600/year ave. monthly income of above P25,000 	Premium contribution can be paid monthly, quarterly, semi-annually, or annually	
Indigent Members	P2,400/year	Premium contribution is paid by the National Government under the National Household Targeting System – Poverty Reduction (NHTS-PR of the Dept. of Social Welfare and Development (DSWD)	
Sponsored Members	P2,400//year		
	Members in the informal sector from the lower income segments who do not qualify for full subsidy under the means test rules of the DSWD	The premium contribution may be fully or partially subsidized by a sponsor and or with other sponsors (Local Government Units (LGUs) /National Government Entities / Legislators/ Private entities)	
	Orphans, abandoned and abused minors, out-of-school youths, street children, persons with disabilities (PWD), senior citizens, battered women under the care of DSWD or any of its accredited institutions run by NGOs or any non-profit private organizations	The premium contribution shall be paid by the DSWD. The accredited and non-accredited institutions may act as sponsor by providing the required annual contribution of the sectoral group under its care	
	Unenrolled women who are about to give birth (and as determined by means test recognized by DSWD)	The premium contribution shall be fully borne by the National Government and / or legislative sponsor or DSWD if such woman is an indigent as determined by it through the means test	
	Barangay health workers, nutrition scholars, barangay tanods, and other barangay workers and volunteers	The premium contribution shall be borne by the LGU concerned	
Lifetime Members	No premium	For those PhilHealth members who have reached the age of retirement and who have made at least 120 monthly contributions	
Senior Citizens	P 2,400.00/year	The premium contributions shall be sourced from the proceeds of the Republic Act. No. 10351 or commonly known as Sin Tax Law	

Annex B: Details on PhilHealth Member Contribution as of July 2016

Annex C: Example of PhilHealth benefits

Please refer to PhilHealth website (www.philhealth.gov.ph) for the complete list of PhilHealth Benefits and their corresponding amount

Inpatient Benefits	Example of Benefits
Benefits for sickness or ailments that need confinement of not less than 24 hours. Includes subsidy for hospital room and board fees, drugs and medicines, laboratory exams, use of operating room complex and professional fees	Pneumonia High Risk P 32,000.00 Stroke - Infarction P 28,000.00
Outpatient Benefits	
Day surgeries and treatment procedures done in accredited hospitals and free-standing clinics that don't require confinement	 Cataract Package P 16,000.00 Radiation Treatment Delivery or P 3,000.00 Radiotherapy (Linear Accelerator)
Primary Care Benefits	
Primary preventive services, diagnostic examinations, and drugs and medicines, initially available to Indigent/Sponsored members, Organized Groups, and land-based migrant worker-members and dependents. recently expanded to the DepEd personnel. Availed through rural health units (RHU) and OPD of government hospitals	Primary PreventiveMedicines forServices• Asthma• Consultation• Acute Gastroenteritis• Regular BP measurements(AGE) with no or mild dehydration• Digital rectal examination• URTI & Pneumonia (minimal and low risk)• Periodic clinical breast examination• URTI & Pneumonia (minimal and low risk)• Counseling for Lifestyle modification and Smoking cessation• Urinary Tract Infection (UTI)• Breastfeeding program education• Urinary Tract Infection (UTI)• Visual Inspection with Acetic Acid• Sputum microscopy (CBC)• Lipid profile • Urinalysis• Chest x-ray • Fasting Blood Sugar
Z Benefits	
Benefits designed for illnesses that are life-threatening and requires prolonged hospitalization, extremely expensive therapies, or other treatments that can deplete a family's financial resources, unless covered by special health insurance policies	 Coronary Artery Bypass Graft P 550,000.00 Surgery (standard risk) Breast Cancer (stage 0 to IIIA) P 100,000.00
MDG Benefits and Other Special Benefit	
Packages Benefits in line with 3 Millennium Development Goals of reducing child mortality, improving maternal health and combating HIV and other infectious diseases	 Outpatient HIV/AIDS Treatment Ebola (confirmed cases) For confinements of 7 days or less (+ P 16,000.00/day beyond 7 days)

Annex D: Scoring for Group Presentation

Criteria	Points	Group Score	Comments
<u>Content</u> The message was clearly depicted in the group's work	5		
<u>Creativity</u> The group work was presented creatively	5		
Collaboration The group collaborated with each other and each contributed equally to the presentation	5		
Over-all quality of the presentation	5		
Total points	20		

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